IN THE DISTRICT COURT OF THE UNITED STATES FOR THE WESTERN DISTRICT OF NORTH CAROLINA ASHEVILLE DIVISION

CIVIL CASE NO. 1:10cv175

THOMAS RAY,)	
)	
Plaintiff,)	
)	
vs.)	<u> </u>
)	
HSBC BANK, N.A.,)	
)	
Defendant.)	
)	

THIS MATTER is before the Court on the Defendant's Motion to Dismiss Plaintiff's Amended Complaint [Doc. 10].

Pursuant to 28 U.S.C. § 636(b) and the standing Orders of Designation of this Court, United States Magistrate Judge Dennis L. Howell was designated to consider this Motion and to submit recommendations for its disposition.

On December 9, 2010, the Magistrate Judge filed a Memorandum and Recommendation [Doc. 15] in which he recommended denying the motion to dismiss. The parties were advised that any objections to the Magistrate

Judge's conclusions and recommendations were to be filed in writing within fourteen days of service of the Recommendation and that failure to file objections to the Memorandum and Recommendation would preclude the parties from raising any objection on appeal. [Doc. 15, at 18]. The period within which to file objections expired on December 27, 2010 and no written objections to the Memorandum and Recommendation have been filed.

The Court concludes that the Magistrate Judge's recommendation is supported by the record and the law. Accordingly, the Court hereby accepts the Magistrate Judge's Recommendation.

IT IS, THEREFORE, ORDERED that the Defendant's Motion to Dismiss
Plaintiff's Amended Complaint [Doc. 10] is hereby **GRANTED** and this action is hereby **DISMISSED WITH PREJUDICE**.

Signed: December 31, 2010

Martin Reidinger

United States District Judge